

RGI & CREDEMASSICURAZIONI Customer protection at the core

From Credemassicurazioni's digital transformation project begun in 2010, which has equipped the company with the complete RGI suite, from core to digital modules, comes the 'PROtACTION' platform, a new 360-degree advanced consultancy service aimed at identifying and filling customers' protection needs through a complete and customised offer built around their needs.

This platform offers an innovative, digital service integrated with the human aspect, guaranteeing products built on customers' needs thanks to

customer centric approach, digitalization and omnichannel selling.

Challenges

The "PROtACTION" project, whose first hypotheses date back to a few months before the outbreak of the Covid global emergency, was a precursor of the insurer customer paradigm shift brought by the pandemic, which caused a move away from the traditional day-to-day and led people to a greater awareness and perception of risks, an extraordinary opportunity to foster the concept of protection. In addition, the complete digitalisation of the insurance policy issuing process also supports another global aspect related to environmental awareness and eco-sustainability.

This digitisation of processes, in fact, equates to a potential annual saving of about 7 million grams of

CO2. Climate, technological and social changes are affecting not only the global economy, but the future of people and that of our planet.

Credemassicurazioni is strongly focused on environmental, social and governance issues (ESG criteria) capable of generating value over time in a conscious manner and with a positive impact on the wellbeing of people and the environment.

And it is precisely on the environmental aspect that the company takes into account how it operates and has as a social objective the reduction of risks such as climate change, CO2 emissions, air and water pollution, waste of resources and waste disposal, and deforestation.

The biggest challenge of the project was to create a new platform without altering the existing product catalogue.

Credemassicurazioni's needs



Product innovation



Customer needs orientation and prompt customer information



Smart and omnichannel customer experience



Time-to-market



Simplified and automated processes

Why RGI?

The core of the project was the development of an innovative technological platform provided by RGI that enables the consultancy of Credemassicurazioni's insurance products.

The sales process has been totally overhauled:

- User experience designed by the RGI-Credemassicurazioni working group, thanks to a targeted and fast consultancy that provides a complete profiling of the policyholder's needs, reducing the time of the complete proposition process;

- Banking insurance channels integration thanks to the expansion of the perimeter, the bank system dialogues directly with the Company system, removing manual work and making the entire process more efficient.

The distinctive element brought by RGI is the possibility, during the sales phase, to collect the needs of the insured through the use of a profiling and suitability assessment survey, in which a check-up of the customer is carried out in order to propose the solutions most in line with their needs.

Furthermore, the winning idea was to decouple the consultancy and 'bundled' policy issuing functions from the configuration ones, thus reducing the need for technical changes to the product catalogue and optimising time to market and policyholder satisfaction.

With the PASS Bundle module, the company has equipped itself with a new commercial front-end that allows to offer different products bundled according to customers' needs in a single flow.

Solution benefits



Customer centric



It aggregates all products into a single flow, reshaping their presentation



Cross selling



Maintains the product catalogue in use without modification



Intuitive and user-friendly interface



Cloud-native



Microservices



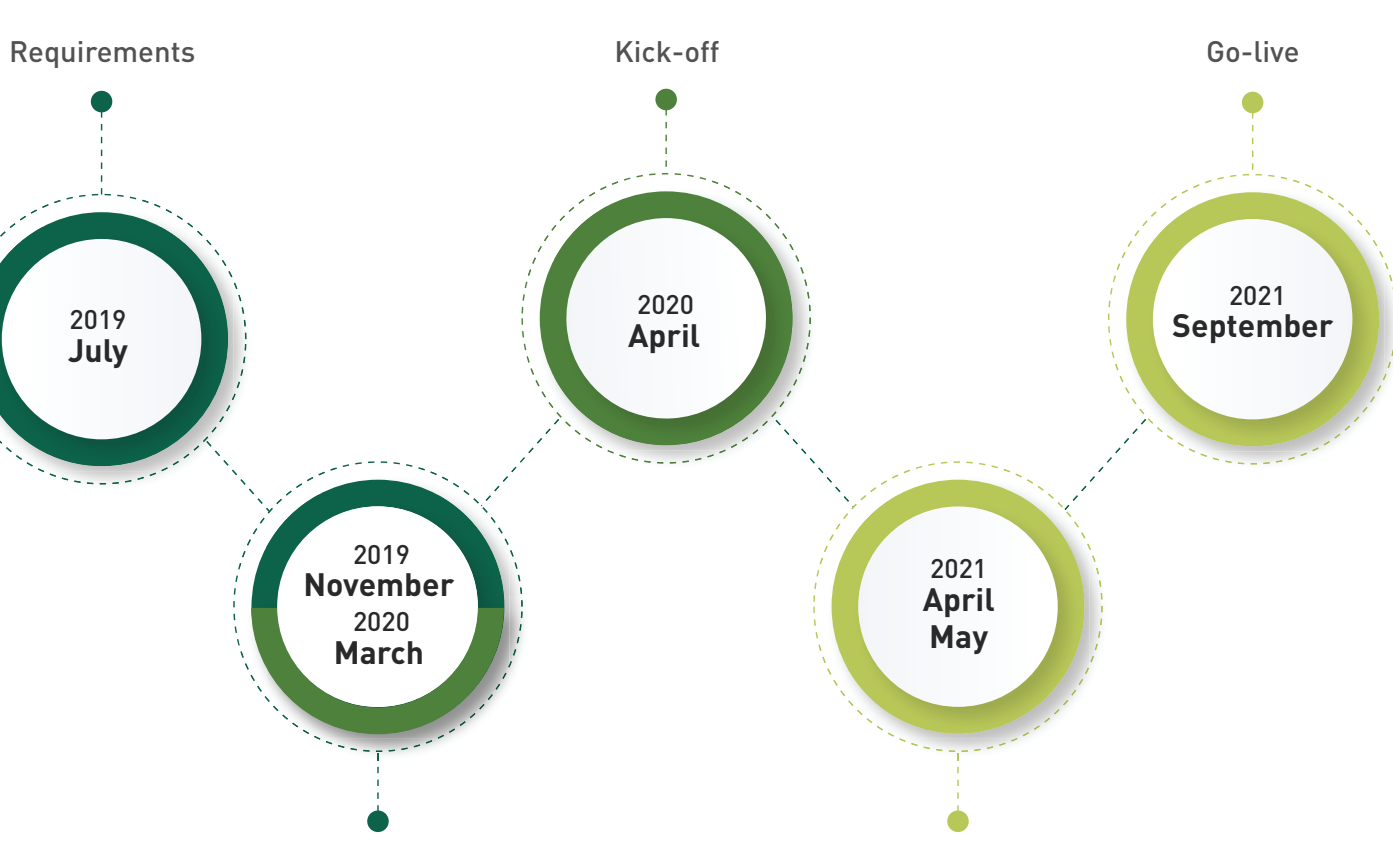
Mapping customer needs through consultancy

Project key points

Technology used: Portal

Collaboration between product and project teams

Timeline



Results

Incremental business compared to 2020 and its effect on subsequent years in terms of renewals over the 2021-2024 plan period



Goals achieved

- Streamlining and simplifying business
- Better time-to-market
- Flexibility of the system in relation to business goals
- Easier offering of policies by aggregating several products, even of different policies Administration systems
- Gathering more information at the same time
- Tailoring product composition according to customer needs

RGI

RGI is the leading software provider for the digital transformation of the EMEA insurance industry.

Its comprehensive and modular offering enables the management of key insurance processes, including policy administration, customer engagement, claims management, sales network management and distribution in Life and Non-Life markets.

It has a team of 1,300 professionals specialised in IT and insurance business, boasting a state-of-the-art customer experience.

RGI has 13 offices, 6 countries, more than 150 insurance brokers, 200 clients in different geographic areas.

www.rgigroup.com

CREDEMASSICURAZIONI

Credemassicurazioni S.p.A. is an Italian insurance company that operates in the Non-Life line of business. It is jointly controlled by two shareholders: Credito Emiliano and Reale Mutua Assicurazioni. Credito Emiliano S.p.A., with more than 1.2 million customers and over 6200 employees, is among the ten largest Italian banks listed on the stock exchange. Parent company of the Credito Emiliano Banking Group and the Group of the same name, it is controlled by Credemholding S.p.A.

Credemassicurazioni S.p.A. operates exclusively on the Italian market within the Credito Emiliano Corporate Group in the Wealth Management area, to which all the other companies of the group related to the business area of asset management and protection refer, under a single Direction for the coordination of production and offer strategies.

www.credemassicurazioni.it